

# Tuition plan is a big hit in Oakland

By Pat Murphy  
staff writer

One out of every four applications to Michigan's prepaid college tuition plan came from Oakland County, according to state officials who said contracts to those applicants were being mailed this week.

Oakland County had the highest participation rate of any Michigan county, with 21,139 people, or better than a quarter of the 82,495 applicants received during a one-week period in early August, according to Robert Kolt, a spokesman for the Michigan Education Trust program administered by the state treasurer's office.

Oakland County has about 12 percent of the state's population, which means residents of the state's wealthiest county participated at twice the rate as would be expected had applications been spread proportionally across the state.

The Michigan Education Trust is the state's plan to enable parents or concerned adults to guarantee a child's future tuition at a state college or university by investing a fixed amount of money before the youngster enters college. Michigan was among the first in the nation to consider a guaranteed tuition program when it was proposed in 1986 and enacted this summer after favorable rulings from the Internal Revenue Service on tax deductions.

KOLT DISCUSSED the program Tuesday as MET contracts were being mailed to the 82,495 people who signed up for the program in the first week of August.

In addition to MET contracts, participants will receive a list of savings and loan institutions and the respective interest rates they are charging.

"We are sending that information because we want to promote competition among the savings and loans," he said. "We're encouraging people to shop around so they can keep costs down."

A lump sum payment to the MET of nearly \$7,000 will guarantee tuition for four years. However, applicants can also borrow the money and make smaller payments to lending institutions. The state is working closely with savings and loan institutions because that branch of the financial industry responded favorably to the plan during its infancy, according to state Treasurer Robert Bowman.

There are about 50 separate savings and loan institutions in Michigan with some 652 offices throughout the state, said Kolt, including 11 in Southfield, six in Birmingham and

**'We are sending that information because we want to promote competition among the savings and loans. We're encouraging people to shop around so they can keep costs down.'**

— Tom Kolt  
MET spokesman

Farmington Hills, five in Royal Oak, four in Bloomfield Hills, three in Troy and two in West Bloomfield Township.

THE MET contract is to be regarded as any other financially binding agreement, Kolt said. Recipients should read it, sign it and turn it over to the savings and loan institution at which the most favorable interest rate is available, he said.

Savings and loan institutions are the most convenient — and competitive — means of executing MET contracts, Kolt said. Banks and credit unions did not cooperate with state officials as the MET fund was being established, he said, and are thus not equipped to rapidly handle MET contracts.

"Customers can still get a MET loan through the bank or credit union," Kolt said. "But the interest rate will be higher (probably in the 15 percent range) than what is available at savings and loan institutions. That will probably change in the future because banks and credit unions want to participate in the MET fund. But the best bet right now is a savings and loan," Kolt said.

State officials were pleased with the number of residents who signed up for the program. "The county-by-county breakdown pretty much followed population lines," he said. "The most populated counties had the highest rate of participation."

The most notable exception was Oakland County. It has the highest number of signups although it ranks second in the state's population with about 1.1 million residents.

Wayne County, the state's most populous with about 2.2 million residents, had 16,701 signups, or about 20.6 percent of the total. Macomb County, the state's third most populous with about 700,000 residents, also ranked third in MET signups with 7,746, or about 9.6 percent of the total.

## Montana change is Edison's gain

Detroit Edison's customers in southeastern Michigan will save more than \$3 million this year — and possibly more in the future — as a result of tax changes recently enacted in Montana.

Detroit Edison, the state's largest electric utility with more than 1.6 million customers, buys more than 9 million tons of low-sulfur, environmentally clean coal annually from Montana coal producers.

Recently, Montana, in a move to make its coal industry more competitive with other states, reduced the severance taxes levied on coal mined in and shipped outside the state.

The bill, which became effective in July 1987, offers shippers such as Detroit Edison a 1988 tax reduction that reduces its rate from 30 to 25

percent. Additional reductions will be gradually phased in by 1991.

"This competitive move by the Montana Legislature will benefit the people of that state as well as our customers in southeastern Michigan," said Robert V. Nicolson, a Detroit Edison assistant vice president.

"The dollars saved on reductions in coal severance taxes decreases our fuel cost and these savings are passed directly on to our customers through the power supply cost recovery billing factor."

The legislative bill also calls for a new Montana production incentive tax credit. On qualifying tons above a base consumption level, the bill will provide Detroit Edison with a 50-percent severance tax credit in 1988 based on 1987 coal purchases.

## Divorce and effects are seminar topics

The Oakland County Circuit Court is sponsoring a series of divorce and family counseling workshops beginning Tuesday, Sept. 13, and continuing through Monday, Oct. 10.

The sessions will be from 7-9 p.m. Mondays (except for the first one on Tuesday) at First United Methodist Church, 1659 West Maple Road, Birmingham.

The sessions are free and open to the public. They are sponsored by the Oakland County Friend of the Court. For more information, call 858-0344.

Tuesday, Sept. 13, "Legal Aspects of Divorce" will be presented by Marilyn Kelly, who serves on the Oakland County Bar Association's Family Law Committee. Oakland County Circuit Court Administrators

Joan E. Young will be on hand for comments.

"Why Marriages Fail" is scheduled for Sept. 19. Psychologist Michael Willitt will be the guest speaker.

Sept. 26, "How Divorce Affects Children" will be presented by psychologist and child therapist James Kora. Oakland County Circuit Judge Robert C. Anderson will make remarks and answer questions.

Attorney Wendy Potts will speak on "Financial Planning Around Divorce" on Oct. 3. Circuit Judge Steven N. Andrews will answer questions.

The final workshop will take place Oct. 10. Friend of the Court personnel will speak on Friend of the Court procedures.

# Drug story was firsthand

By Wayne Peel  
staff writer

Kitty Dukakis added a personal message to the war on drugs Tuesday during a campaign appearance in suburban Detroit.

The wife of Massachusetts Gov. Michael Dukakis, the Democratic Party presidential nominee, told her high school-age audience that she had once been a victim of drugs.

Treatment five years ago at a Minnesota clinic ended Mrs. Dukakis' self-described 26-year dependency upon amphetamines.

"I'm a dependent person and I want you to hear my story because I hope it will help some of you," Mrs. Dukakis told an estimated 250 students of Westland John Glenn High School.

It was her first appearance in the Detroit area since she visited West Bloomfield and Bloomfield Township in March prior to the Michigan Democratic primary which her husband lost to Jesse Jackson.

Tuesday, the candidate's wife told students she had gotten hooked on diet pills at age 19. Though she said the pills were prescribed by a doctor — and she had taken only small quantities — she gradually recognized the pills were taking over her life.

**'I'm a dependent person and I want you to hear my story because I hope it will help some of you.'**

— Kitty Dukakis

"IT DOESN'T matter how much you take when you're dependent," she said. "Your behavior patterns are unpleasant, sleeping patterns are interrupted and the lives of the people you love, your family and your friends, are affected."

Mrs. Dukakis said she told her husband of her decision to seek treatment after attending an anniversary dinner shared by the couple and relatives.

Though he was in the middle of campaigning for governor, Mrs. Dukakis said her husband supported her decision from the start.

"His answer was if you want to go and get treatment now, that's the most important thing in my life," she said.

The 28-day treatment period was tough, she said, but family love and support from clinic staff pulled her through.

"Those people who decide they want to get well need to know

there are loving, caring people who are willing to give support," she said.

A mother of three, Mrs. Dukakis urged her teenage audience to discuss drug issues with parents "even if it (the discussion) comes from you."

"It's not an easy subject to discuss with your parents, but they are frightened and they care," she said.

At the same time, Mrs. Dukakis had harsh words for the Reagan Administration's handling of the drug problem. "She accused administration officials, including Vice President George Bush, of cutting off financing for anti-drug abuse programs at a time when use of cocaine and other illegal drugs has skyrocketed."

"I'M NOT happy with what has happened over the last 7 1/2 years," she said.

Mrs. Dukakis' forthright speaking style drew praise from Demo-

cratic political professionals who witnessed her 20-minute speech and the question-and-answer session with students that followed.

"For her to get up and say what she said — it took courage," Wayne County Sheriff Robert Ficcano said.

"She's quick on her feet," regional party chairman Bryan Amann said. "I've been around other first ladies including Mrs. Carter, Joan Mondale and Paula Blanchard and I'd have to say she would hold her own with any of them."

With polls showing Dukakis either trailing or neck-and-neck with Republican presidential nominee George Bush, the suburban area's "Reagan Democrats" could prove the key to Michigan's 20 electoral college votes.

"This area and Macomb County — that's really where it's at in terms of the campaign," Amann said.

Despite being considered Democratic territory, Westland and surrounding communities, including Livonia, Redford and Garden City, went heavily for Ronald Reagan in 1984.

But the area also went heavy for incumbent Democratic Gov. James Blanchard two years later. In fact, Blanchard's 60-70 percent share of the local vote rivaled Reagan's.

**THE PIN IS IN**

No important fashion trend this fall is more to the point.

Left, top to bottom:  
Over black's fashion jewelry pins by Robert, \$1.38 and \$1.95. Goldtone bar by Monet, \$1.34.  
Overlaid sculptured goldtone pins by Woodworth, \$1.95.  
Silver-tone and jet circle by Carol Daugherty, \$2.95.  
Goldtone approach circle by Sharon, \$1.95.  
Goldtone musical instruments by Creative Expressions, Each \$1.

Right, top to bottom:  
Goldtone approach circle pins by Catherine Chan, Each \$1.95.  
Overlaid sculptured goldtone pins by Monet, Each \$1.95.  
Overlaid sculptured goldtone pins by Anne Sloan, Each \$1.95.  
Pure white's Assorted bag pins by Sharon and Two, Each \$1.  
Fashion jewelry.

Blackstone glitter by Anne Sloan, Pins, \$1.95. Feather, \$2.45.

hudson's